

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 17-11950

Debtor Mary D Bougard SS# xxx-xx-9997 Median Income Above Below
Joint Debtor SS# _____
Address 838 Saint Paul Road Byhalia, MS 38611-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 325.00 per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Kid's World Daycare, INC
19 Chase Street
Byhalia, MS 38611

- (B) Joint Debtor shall pay \$ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Mississippi Dept. of Revenue:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Other/	\$ <u>0.00</u>	@ <u>0.00</u>	/month

DOMESTIC SUPPORT OBLIGATION DUE TO:

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid _____ direct, _____ through payroll deduction, or _____ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid _____ Direct _____ through payroll deduction _____ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO:	BEGINNING	@\$	PLAN DIRECT	
MTG ARREARS TO:	THROUGH	\$	@\$	/MO*

(*Including interest at 5 %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: <u>Bayview</u>	Approx. amt. due: <u>\$9,281.58</u>	Int. Rate: <u>5%</u>
Property <u>838 Saint Paul Road</u>	Are related taxes and/or insurance escrowed	Yes <u> </u> No <u> </u>
Address: <u>Byhalia, MS 38611</u>		

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under

Debtor's Initials MB Joint Debtor's Initials _____

CHAPTER 13 PLAN, PAGE 1 OF 2

11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Ford Credit	2012 Ford Fusion		18,375.12	9,405.00	5.00%	Pay Value
Merchants & Farmers Bank	97 GMC 1500 Extended Cab	X	1,527.18	3,298.00	5.00%	Amt. Owed

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
1st Franklin Financial	Loan	2,005.00	Avoid lien
Fidelity National Loans	Loan	1,974.00	Avoid lien
Republic Finance	Loan	3,564.00	Avoid lien
Third Union Finance	Loan	235.00	Avoid lien
Ford Motor Credit	2011 Ford Focus	14,209.09	Surrender property

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: * Claim of Bayview to be paid as follows: Principal balance of \$9,281.58 to be paid with 5% interest. Remainder of claim consists of non-interest bearing items and will be paid without interest.

GENERAL UNSECURED DEBTS totaling approximately \$ 31,449.72. Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or % (percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$ 3,200.00
 Attorney Fees Previously Paid \$ 1,250.00
 Attorney fees to be paid in plan \$ 1,950.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)
Melissa A. Harrison MSB 100046
P.O. Box 1701
Tupelo, MS 38802

Telephone/Fax _____

Telephone/Fax 662-269-3543
 Facsimile No. 662-269-3544
 E-mail Address mharrison@melissaharrisonlaw.com

DATE: February 28, 2018

DEBTOR'S SIGNATURE
 JOINT DEBTOR'S SIGNATURE
 ATTORNEY'S SIGNATURE

/s/ Mary D Bougard
/s/ Melissa A. Harrison MSB